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ABSTRACT

A disproportionate number of black Americans continue to be ill-housed despite government efforts to overcome this problem. Five factors contribute to this: government policies, which often perpetuate unequal housing markets: the disproportionate number of minority families who are renters rather than homeowners: residential segregation and housing discrimination: black migration: and renewed interest in the inner city. A case in point is Houston, Texas, where despite the housing boom and changes in employment opportunities, housing discrimination complaints filed with the city's Fair Housing Division indicate that housing segregation and discrimination continue to pose a major problem. (WP)

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ISSUES SURROUNDING BLACKS IN THE HOUSING MARKET: A FOCUS ON HOUSING DISCRIMINATION COMPLAINTS IN HOUSTON 1975-1978

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March 1979

A DEPARTMENT OF SOCIOLOGY SPECIAL RESEARCH PROJECT

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PREFACE

This report was prepared as a special project within the Department of Sociology at Texas Southern University. The study focuses on residential segregation patterns and housing discrimination complaint activity in Houston, Texas. Research findings are based upon the case files of 100 complainants from Houston's Fair Housing Division Complaints are from the period July 9, 1975 through June 30, 1978. The 100 cases were derived by a proportiate stratified sample. It should be emphasized that complaint activity in itself does not necessarily represent documented housing discrimination; complaint activity in this study represents an aggregate of cases which alleged discrimination. Therefore, this study is an attempt to document whether or not there is a discernable pattern of housing discrimination complaints specific to location, ethnic group, neighborhood composition and area growth rate.

The research findings of this study may be limited to the Houston area. However, as segregation and housing discrimination are national problems, the data may have some applicability to other urban centers. Policy makers and housing personnel in the public and private sectors should take notice that "separate" and "unequal" housing is far from being eliminated in the United States.

ACKNOWLEDGMENTS

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I. INTRODUCTION

Housing for Americans continues to be a major problem facing the nation. This problem is further compounded when minority status is involved. A disportionate number of Blacks continue to be ill-housed despite the efforts made at the federal, state and local levels. The quality of life, as measured by housing related indicators, within the Black community has not been dramatically improved in recent time. Specific federal monies targeted at urban inner-city areas have been diverted to goals other than improving the housing stock for minority residents who live in the central city. This paper focuses on housing factors which have been found to be important in shaping the residential areas within the urban complex and the Black community.

It has been over ten years since the Federal Fair Housing Act of 1968 prohibited racial discrimination in housing (with limited exceptions). However, Blacks still do not receive equal treatment in the market or enjoy complete freedom. Nearly every major American city has created a local fair housing department to monitor and implement fair housing policies. As discrimination in housing continues to persist, most of these fair housing departments are still in business.

Houston's Fair Housing Ordinance is just over three years old. This ordinance created the Fair Housing Division which became operational on July 9, 1975. The city's Fair Housing Ordinance prohibits discrimination in the sale or rental, the financing of housing and the provision of broker services on account of race, color, sex, religion or national origin. From

its inception to September 30, 1978, over 1081 complaints had been received by the Fair Housing Division.

The overall pattern of complaints seems to have come from renters. The City's Fair Housing Administrator indicates that "despite the city's public information efforts, there is a sizable portion of the population which is not yet aware of the enactment of the City's Fair Housing Ordinance" (City of Houston Fair Housing Division, 1978). Nationwide, over 70 percent of the Black renters and over 60 percent of the Black homeowners have been discriminated against in their search for decent housing.

The current Mayor of Houston, Mayor Jim McConn, sums up the impact of housing discrimination on a community. He states that "When certain people are restricted from the housing market because of their race, sex, national origin or religion, the entire community suffers . . . A segregated city only serves to defeat itself" (City of Houston Fair Housing Division, 1978).

The focus of this study centers around housing discrimination in a major growth city, Houston. Houston was selected as the focal city for several reasons: namely, (1) Houston leads the nation in housing starts, (2) it is one of the fastest growing cities in the United States, (3) it is the largest city in the South, (4) it has the largest concentration of Blacks of any city in the South (nearly 400,000 Black residents), and (5) it has been held out as a "Mecca" of the sunbelt attracting over 60,000 new residents each year.

II. BLACKS AND THE HOUSING MARKET

The goal of a "decent" home for every United States citizen has not been realized. A Sizable portion of the American population continues to live in substandard housing. Numerous attempts have been made to alleviate the deplorable housing conditions of lower-income Americans with mixed results. However, many middle-income citizens are finding out that they are not insulated from the nation's housing problem. This is particularly true for minority households. This section of the report outlines key factors which impact the nation's housing dilemma; namely, (1) governmental policies, (2) homeowners and renters, (3) residential segregation, (4) push-pull Black migration and (5) interest in the inner-city.

Governmental Policies and Urban Housing

The federal government has for years charged itself with the goal of assisting in providing low cost housing. In the early sixties, the Federal Housing Administration (FHA) operated from the position that racial homogeneity was essential to a neighborhood's financial stability. The FHA insured millions of dollars in mortgages and placed higher valuations on properties that were located in white areas than in those that were located in racially integrated areas (Tabb, 1970; North and Miller, 1973). In a sense, FHA has contributed to the white exodus from the inner-city to the suburbs. These policies have played a central role in the development of a spatially differentiated metropolis in which Blacks

and other visible ethnic minorities are separated from whites and the poor from the more affluent (Danielson, 1976).

The U. S. Commission on Civil Rights (1970) in its review of the Section 235 program found that the traditional pattern of separate and unequal housing markets for whites and minority families was being perpetuated by the federal housing program. New 235 housing was usually found in suburban areas and all was being purchased by white families. Minority households who purchased 235 homes were located in subdivisions reserved for minority group members. On the other hand, most of the existing 235 housing was located in transitional areas of the inner city and nearly all was being purchased by minority families.

In an attempt to allow low-income households to compete for decent, uncrowded and safe housing, the federal government initiated the Section 8 housing program under the Housing and Community Development Act of 1974. This housing strategy has met with some difficulty that was not anticipated by the framers: (1) the program ignores the shortage of decent housing that will exist in response to increased demand, (2) does not take into consideration possible discrimination based on race, sex, number of children and welfare status, and (3) landlords object to the "fair market rent" ceilings that are determined by the U. S. Department of Housing and Urban Development (Hartman, 1975; Bullard, 1977).

Bullard (1978b), in an assessment of the Houston Section 8 housing program found that the historical patterns of racial and economic segregation are perpetuated by the local program. Minority tenants secured housing in predominantly non-white areas, while white tenants located and secured housing in predominately white neighborhoods. Minority

participants also secured housing in areas of high population density, where residents are undereducated, and where housing is deteriorating, sub-standard and often abandoned. Local efforts through the Section 8 housing program have had a minimal impact in opening the rental market in afluent areas for minority households (Bullard, 1978a; 1978b; Pierce and Bullard, 1978).

Homeowners Vs Renters

The United States leads the world in the percentage of families who own their own home. In 1970, nearly two of every three families (62.9 percent) in the U. S. owned their own home. However, the rate of home ownership appears to have leveled off as indicated by the U. S. Department of Housing and Urban Development (1977). The percentage of families owning their homes in 1974 and 1975 was the same (64.2 percent). Home ownership is not equally distributed across racial and ethnic groups in the nation. Specifically, approximately 42 percent of all Blacks own their own homes. The South, as a region, leads the nation for Blacks who own their own homes with 47 percent of the Black families as homeowners; the North Central region has 42 percent of the Blacks owning homes; the West 40 percent; and the Northeast has the lowest rate of Black home ownerships with 29 percent (Blackwell, 1975).

Over 5.5 million households are forced to pay a large portion (over 25 percent) of their income for housing. For many lower-income families, decent housing is only a dream. Those families who cannot afford to buy single-family housing are forced into the rental market. However, an increasing number of renters are finding their budgets reduced by the spiraling cost of rent and utilities. Nationwide, the

proportion of renters who must spend 25 percent or more of their income for housing has increased from 36.5 percent in 1970, to 39.8 percent in 1974; and over 42.3 percent in 1975 (U. S. Department of Housing and Urban Development, 1974, 1977). In the nation's central cities, from two-thirds to three-quarters of all minority households are renters; over 80 percent of low-income central city renters were paying more than 25 percent of household income for housing (U. S. Department of Housing and Urban Development, 1978:56). Although Blacks comprise over 11 percent of the nation's population, they control about 2 percent of the $39 billion housing market (Blackwell, 1975).

Residential Segregation

Two major theoretical models have been developed in the literature which attempt to explain how residential segregation produces Black-white differentials in housing: namely, the equilibrium and disequilibrium models. The equilibrium model is based on the assumption that observed patterns of residential segregation is produced from neighborhood preferences of Blacks and whites (Muth, 1969). On the other hand, the disequilibrium model contends that residential segregation arises out of the discriminatory practices that are directed toward Blacks. Blacks incur higher prices for equivalent residential packages because housing discrimination has limited their residential choices to the central city where the available housing supply consists of units that have been converted from other uses and units previously occupied by whites (Duncan and Houser, 1960; King and Mieszkowski, 1973; Wilson, 1974; Quigley, 1974; Sorensen et al., 1975; Van Valey et al., 1977).

The nation's cities are becoming more racially segregated than a decade ago. Tauber and Tauber (1965) over thirteen years earlier documented the increasing level of housing segregation in the United States. More recent studies have also provided support for this argument (Sorensen et al., 1975; Long, 1975; Farley et al., 1978). Residential segregation and housing discrimination have cut off minorities from access to growing employment markets, subverted efforts to desegregate and equalize the quality of education in public schools and contributed to the decline in the quality of life in urban areas. In short, housing segregation has distorted the patterns of growth in urban centers (U. S. Department of Housing and Urban Development, 1978:69).

Blacks are beginning to move into the suburbs. However, they are still underrepresented in these areas (Farley, 1974). The number of Blacks who moved into suburbia almost doubled during the decade of the 1960's. The Black population in the suburbs increased by 1.5 million during the period 1960 to 1970, whereas the white component rose by 33.3 million. At present, Blacks comprise approximately 6 percent of the suburban population in the United States. Suburbanization of Blacks does not necessarily mean racial integration; it often represents an extension of the segregated patterns long typical of the central city or a "resegregation" of Blacks (Blackwell, 1975; Bollen, 1975; U. S. Department of Housing and Urban Development, 1978). Grier and Grier (1978) found increases in Black suburbanization for Washington, D. C. Area, Atlanta, Los Angeles and Philadelphia. Even if recent rates of change continue, it will be decades before the percentage of Blacks in the suburbs is equal to the Black percentage in the nation.

Data from the sixties through the early seventies indicate that large metropolitan areas have become increasingly Black and suburban areas have remained predominately white (Sorensen et al., 1975; Farley et al., 1978). A more recent study by the U. S. Bureau of the Census (1978) indicates that the rate of Black growth in the nation cities has been slowing since the mid-seventies. At present, the size of the Black population in American cities appears to be at a standstill. For instance, there were 12.9 million Blacks living in central cities in 1970; over 13.7 million in 1974; and by 1977 had declined to some 13.45 million.

Housing Discrimination

Two types of discrimination are especially relevant in housing patterns in American urban centers: (1) price discrimination, the act of charging one group a higher price than another group for identical housing and (2) exclusion, any technique designed to avoid selling or renting housing in a given location to a certain group of people (Simpson and Yinger, 1972; Yinger, 1975).

Numerous studies have demonstrated that Blacks pay more than whites of equal income for otherwise identical housing (Kain, 1972; King and Mieszkowski, 1973; U. S. Department of Housing and Urban Development, 1974). Specifically, Kain (1972) has estimated that a non-white buying a single-family home must pay 5 to 20 percent more than a white buying a comparable home. Wilson (1974) also found that Blacks pay more for residential services consumed and costs associated with limited availability of new housing and better quality neighborhoods.

When housing becomes scarce, discrimination becomes very difficult to "prove" and easy to practice. Minority households who are seeking decent housing will often get delay and redtape and the white prospect will get the housing (Foley, 1973; Pierce and Bullard, 1978). In a recent study of Houston's Section 8 Housing Program, over 49 percent of the households who had relocated to their current dwelling were not satisfied with their neighborhood. These families, especially the minority households, expressed a feeling of being "trapped" in traditionally low-income neighborhoods. Despite the Section 8 Programs provision for allowing families to seek housing in neighborhoods of one's choosing, minority tenants were less successful in securing housing in areas of low poverty (Bullard, 1977). Landlords perceive the prejudice of their white customers and respond to it by denying housing to Blacks (Denton, 1967; U. S. Commission on Civil Rights, 1970; Bullard, 1978a, 1978b).

The National Committee Against Discrimination in Housing (1970) uncovered numerous examples of attempts by landlords to exclude Blacks from the housing market. The study indicates that landlords use a variety of tactics: (1) telling Blacks that an apartment is already rented when it is not, (2) refusing to accept deposits from Blacks, (3) sending Blacks to distant manager's office or refusing to accept their applications, and (4) carrying out more rigorous credit checks on Blacks. Apartment managers who have an aversion to leasing Black families housing may also discourage Blacks by quoting inflated rents and security deposits, and by showing these families housing units which are not representative of the housing complex.

Racial discrimination in housing occurs independent of income. The

U. S. Department of Housing and Urban Development (1978) reports that there is a higher rate of rejection of minority applications by mortgage lending institutions than among non-minority applicants regardless of income level. Higher rejection rates occurred even when the number of years applicants were in their present position was controlled, when level of debt was controlled and when the applicant's total assets was controlled. Rejection of minority applicants who earned from $15,000 to $25,000 was 50 percent higher than for non-minority applicants earning the same amount; over 25 percent minorities with assets of $25,000 to $30,000 were denied loans, as compared with only 12 percent of non-minorities with similar assets.

The discriminatory practices of mortgage companies and other housing-related institutions have restricted the homeownership opportunities of middle-income Blacks. These practices subject Blacks to higher costs and inferior housing. In addition, housing discrimination denies Blacks and other minorities a basic form of saving investment and accumulation of wealth through homeownership. All of the rituals that are involved in the sale or rental of a dwelling unit can be performed in a way calculated to make it either difficult or impossible to consummate a deal (Danielson, 1976). The net effect of housing discrimination is the creation of two separate housing sub-markets at all rent and price levels: a highly restricted market for racial minorities and an open, free-choice market for the white majority (Hartman, 1975).

The Push-Pull Black Migration

From the mid-forties to the late sixties, nearly 4.5 million more Blacks left the South than migrated to it (Southern Regional Educational Board, 1975). This represented one of the greatest population shifts in the history of Blacks in the United States. Such migration was due to many elements in the southern milieu as well as illusions of the northern "promise land." These elements are often referred to by demographers and sociologists as the "push-pull" factors affecting the great migration northward.

But just as social and economic factors pushed Blacks out of the South, there were others pulling them to the North. The North (at least theoretically) was associated with more liberal attitudes and social equality. The North and East also had better and increased economic opportunities since industry was located there. It was this combination of factors which served as a magnetic attraction in pulling Blacks to the North and Northeast. Hence, the combination of these push-pull factors led to the Black Diaspora of the 20th century.

The South (e.g., Sun Belt Cities) now represents the land of opportunity, warm climate, low cost of living (relatively speaking) and economic prosperity. Industry is relocating to the South as a result of low taxes, cheap and abundant labor pool and favorable business climate. As industry and economic opportunities relocate to the South, many urban dwellers are also relocating to the region. In the past five years, the number of Blacks moving into the South slightly exceeded the number departing for other regions (Reid, 1974; Southern Regional Educational

Board, 1976).

From 1970 to 1975, the South's growth equalled that of the fast-growing Western states; the South's growth was double the national rate. During this period, the population of the Southern states grew by over 5.6 percent and the West grew by 3 percent. However, the Northeast increased by only 0.5 percent. Specifically, Florida's population grew by over 23 percent from 1970 to 1975; Georgia grew by over 7.4 percent; and Texas grew by 9.3 percent over this same period. In 1970, the Southern states comprised roughly 29 percent of the United States population. It is projected that by 1990, the South will contain approximately 31 percent of the nation's population (Southern Regional Educational Board, 1976).

One of the most interesting aspects of this recent migration then, from an intellectual as well as practical viewpoint, is that of urban segregation or apartheid American-style. Initially, Blacks left the South partly as a result of de jure segregation. When they arrived in the North, Blacks were confronted with de facto segregation. Now that Blacks are beginning to move back "home" (to the South) they are faced with de facto segregation. However one looks at it, Black people are still segregated, and as a result, live in "separate" and "unequal" housing.

The problem is compounded because not only is there a housing shortage along with pervasive discrimination, but many Blacks are still below the poverty level or occupy the lower rung of the socioeconomic ladder. This, in turn, makes minority groups such as Blacks, even less competitive in the housing market. The economic gap between Blacks and whites continues to widen. Black median income which had risen to 61

percent of white's income in 1970 has dropped to about 59 percent of white median family income. This income differential along with inflation make it very difficult, or impossible, for Black households to compete in a dwindling housing market. These factors hold true in the North, South, East and West.

Renewed Interest in the Inner City

In tracing the development of urban centers, the central city has been the hub for learning, culture, entertainment, and innovations. However, cities in more recent times have found it difficult to fulfill their historical role. Such problems as pollution, inadequate public school systems, fear of crime, congestion, white flight, high taxes, and limited space have eroded many cities fiscal resources. Affluent whites moved out, poor minorities moved in and the cities continued to decay. Population losses in declining cities generally mean the out-migration of the young, better educated and affluent persons.

The concept of "neighborhood revitalization" has been used as a banner for re-building the inner-city. A key component in President Carter's urban policy focuses on revitalizing and re-building of decaying cities. However, revitalization of older neighborhoods takes on double meaning. On the one hand, revitalization has fostered racial and ethnic exclusion. Inner-city neighborhoods once again have become "in" places to live as more and more young middle-class couples move into these areas. These young urban dwellers may find inner-city lifestyles somewhat more "livable" than their older counterparts who escaped to the suburbs. This tolerance has generated a new sense of confidence by lending

institutions in once decaying and deteriorating neighborhoods. In short, the psychological and financial barriers associated with "red-lining" in inner-city neighborhoods are gradually being lifted; selected neighborhoods are now "greenlined" (e.g., approved for re-development). Secondly, revitalization has not been accomplished without some degree of displacement of low-income and minority residents. If revitalization programs are to benefit inner-city residents, then neighborhood preservation must also guide the renewal efforts.

Revitalization has become a code word very similar to that of urban renewal. Revitalization usually means the improvement of housing conditions and the availability of loans, among other things, to patronize and lure the white middle-class back to the inner-city. Urban renewal in many instances meant the bulldozing of housing in Black neighborhoods in the name of "progress." Progress was defined as modern skyscrapers, downtown businesses, civic centers, sports arenas, and other socio-cultural amenities that benefited the white middle-class. In either case, revitalization and urban renewal has meant Black removal and displacement. This process has been accelerated by the process of migration to "Sun Belt" cities.

Revitalization and re-discovery of the inner-city has also accelerated the rate by which rental housing units are converted to either single-family dwellings and condominiums. Many of the larger older homes in the inner-city (which were once used as three and four rental apartments) are now being sold by owners as single units. This conversion process reduces the quantity of rental units available to lower-income families. As the rental houses often do not have restrictions concerning

children, relocation to apartment complexes will place a special hardship on those lower-income families who have children and require more than two bedrooms.

The Houston Picture

The opening up of opportunities to minorities in the "sunbelt" cities has not dramatically reduced segregation levels (Van Valey et al., 1977). Houston is a case in point. For example, Houston is one of the fastest growing cities in the United States. At present, the city has over 1.6 million residents (fifth largest city in the nation). Between 4,000 and 5,000 individuals move to the city each month. Between 1970 and 1975, over 280,000 new residents entered the Houston Metropolitan Area; over 144,000 new households were added during this same period; and over 117,000 new housing units were constructed between 1970 and 1975. The Houston Chamber of Commerce (1976) states that "current trends in residential construction indicate that the capability to expand the housing stock at a sufficient rate exists, during the recent recession a severe decline in vacancies resulted from reduced residential construction without a corresponding drop in demand, clearly demonstrating that similar adverse circumstances in the future could bring about a housing shortage."

While the overall housing picture in Houston is booming, a sizable segment of the area population continues to be ill-housed. Houston's Community Development Office (1976) has estimated that twenty-two percent, or 94,129 households, of all the city's households are inadequately housed; over forty-two percent, or 78,247 households, of all the renter

households are inadequately housed; and eight percent, or 15,882 households, of all owner households in Houston are ill-housed.

New housing subdivisions are pushed farther from the downtown area; single-firmly homes in the inner-city are selling at premium prices. Previously owned homes in Houston average around $67,000 and the average price tag on new homes is $62,500. These costs have priced many lower and middle-income households out of the market.

Housing in inner-city minority areas is not reflective of the city's "booming" market. The historical patterns of segregation continues to operate in the housing search and selection process. Blacks are segregated from both whites and Mexican-Americans (Phillips, 1971). One indicator of the pattern of racial segregation is the composition of the public schools. In 1970, the Houston Independent School District had a racial and ethnic composition of 50 percent white students, 33 percent Blacks and 17 percent Hispanic students. By 1978, the Black students enrollment had climbed to 45 percent of the public school enrollment, Hispanics included 24.8 percent, and white pupil enrollment had fallen to 30.8 percent of the total enrollment. If increases continue at the current rate, Hispanics and Blacks will comprise 8 of every 10 Houston public school pupil.

Figure 1 presents Houston's census tracts and the percent minority (e.g., Blacks and Hispanics) in each tract. From this figure, it is readily apparent that minority group members are clustered in distinct areas of the city. Generally, minority group members are concentrated in tracts that are adjacent to the downtown area (e.g., Central Business District), in the Northeast and in the Southeast. Minority families are

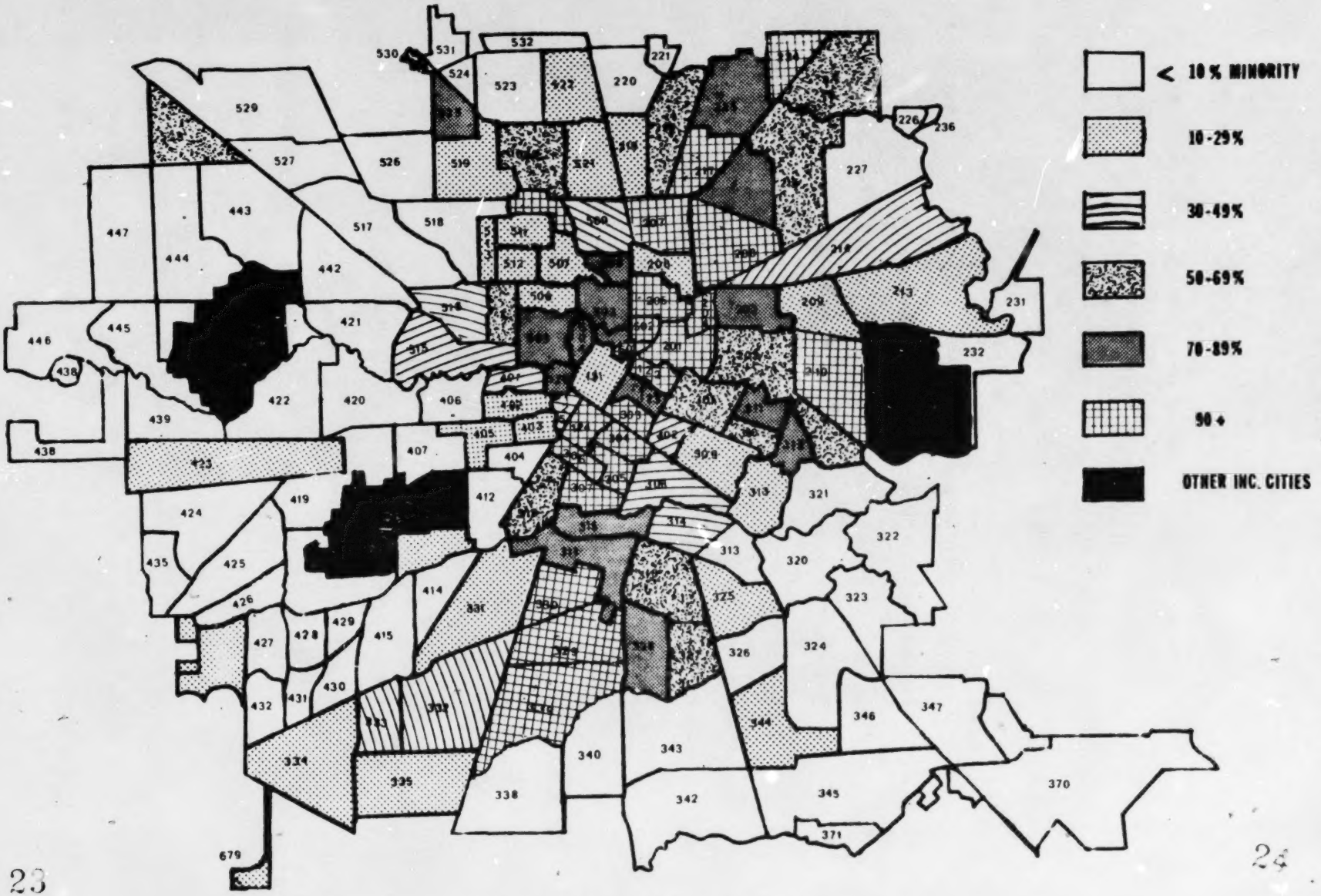

FIG. 1. HOUSTON CENSUS TRACTS BY PERCENTAGE MINORITY POPULATION
SOURCE: 1970 U.S. CENSUS

not found in large numbers in the Western part of the city (e.g., Southwest and Northwest) and in the extreme Southern tracts.

Houston's Third Ward Area (e.g., census tracts 304, 305, 306, 307 and 316), in 1970 was comprised of 91.2 percent Black residents, 2.5 percent Hispanics and 6.3 percent whites. By 1975, the Black population of this area had reached 94.5 percent, 2.7 percent Hispanic and 2.8 percent white. On the other hand, the Sharpstown area (e.g., census tracts 425 and 426) which is located in Southwest Houston had a racial composition of 93.2 percent white, 0.2 percent Black and 5.9 percent Hispanic in 1970. In 1975, the racial and ethnic composition of this area was 93.6 percent white, 0.1 percent Black and 6.3 percent Hispanic. Despite the changes in employment opportunities and economic prosperity of the area, Houston's minority group members continue to live in racially segregated neighborhoods.

III. METHODOLOGY

The Data

As part of a larger study designed to gather information on housing discrimination and fair housing practices, data for this paper was obtained from the Fair Housing Division of a major southwestern city, Houston. The city has a population of nearly 1.6 million residents. The ethnic composition of the study city includes 26 percent Black, 14 percent Hispanic and 60 percent white; forty percent of the city's population can be classified as an ethnic minority.

The City's Fair Housing Division became operational in July, 1975. From this date to June 30, 1978, a total of 900 housing discrimination complaints had been filed with the city agency. A proportionate stratified sample was drawn from the 900 case files yielding a total of 100 cases from this analysis. Data in this study represent information gathered on housing discrimination complaints.

The Sample

The study area is divided into five council districts. The data in Table 1 indicate that the complaint sample closely mirrors the complaint population. Specifically, the largest number of complaints were filed on properties located in District C (29 percent) and District A (22 percent) as the Northwestern and Southwestern sections of the study area.

The Fair Housing Division received the largest number of complaints in its second year of operation, 1976 (over 478 complaints). The years 1975 and 1978 comprised a small percentage of complaints (8.0 percent and 12.0 percent, respectively) because these two periods represent only parts of a complaint year. The 1975 period includes complaints received from July 9, 1975 through December 31, 1975 (six months). Similarly, the 1978 period reflects the dates January 1, 1978 through June 30, 1978 (six months).

A demographic profile of the complaint sample revealed that 57 percent of the complainants were females and 43 percent were males. The ethnic composition of the sample included 57 percent who were Black, 23 percent were white, 16 percent were Hispanic and 4 percent were Asian-Americans. Over 55 percent of the complainants had attended college; and the median age for the complainants was 29.

Data Collection Procedure

Data in this study are based upon the case files or intake forms of 100 discrimination complaints. The information was gathered between June 30 and July 15, 1978. Data were transferred from the intake forms of the 100 complainants to a simplified code sheet. In addition to sociodemographic items (e.g., sex, ethnic background, age, education, household income and family status), other data on complainants were also recorded: (1) Council District, (2) Type of Discrimination, (3) Complaint Activity, (4) Type of Property, (5) Minority in Complaint Trace and (6) Change in Multi-Family Units.

TABLE 1. Total Discrimination Complaint Activity[a] and Complainant Sample

Characteristic	Total Complaints Percent	(N)	Complaint Sample Percent	(N)
Council District				
District A (Northwest)	22.0	(195)	22.0	(22)
District B (Northeast)	16.0	(144)	16.0	(16)
District C (Southwest)	29.0	(257)	29.0	(29)
District D (South)	19.0	(174)	19.0	(19)
District E (Southeast)	14.0	(130)	14.0	(14)
Total	100.0	(900)	100.0	(100)
Year of Complaint				
1975	8.0	(73)	8.0	(8)
1976	53.0	(478)	53.0	(53)
1977	27.0	(241)	26.0	(26)
1978	12.0	(108)	13.0	(13)
	100.0	(900)	100.0	(100)

[a]Total Complaint Activity refers to the total number of discrimination complaints on file with the Fair Housing Division from the period July 9, 1975 through June 30, 1978.

Key Research Variables

Council Districts refers to the five designated areas of Houston which are represented by an elected city council member: District A (Northwest), District B (Northeast), District C (Southwest), District D (South), and District E (Southeast). While the city is divided into Council Districts, City Council representatives are selected through an at-large election process.

Type of Discrimination indicates the segment of the City's Fair Housing Ordinance that covers the discrimination complaint: namely, (1) Race or color, (2) National Origin, (3) Sex, and (4) Religion.

Complaint Activity includes the practices which are used in discriminating against persons. Complaint activity categories include: (1) Refusal to rent or sell, (2) Discriminate in conditions and terms, (3) Discriminate in Financing, (4) Falsely deny housing availability, (5) Discriminate in housing shown and (6) Advertise in a discriminatory way.

Type of Property pertains to the kind of housing unit involved in the complaint. The categories for this variable include (1) single-family house, (2) multi-family building with 2 to 4 units, (3) multi-family building with 5 or more units, and (4) other, including vacant land.

Minority in Complaint Tract was measured by the percentage of Blacks and Hispanics who resided in the census tract where the complaint property was located. Census tract percentages are based upon the 1970 U. S. Bureau of the Census figures.

Change in Multi-Family Units indicates the percentage change in the multi-family dwelling units between 1970 and 1975 for the census tract where the complaint was located. Multi-family units are defined as dwelling units that contain three or more residential units (Houston Chamber of Commerce, 1976).

IV. RESULTS AND DISCUSSION

Housing Discrimination and Council Districts

An analysis of the housing discrimination complaint sample revealed no discernable pattern of complaint activity by year of complaints. Data in Table 2 indicate that the greatest number of complaints were filed in 1976 during the second action year of the local Fair Housing Division. Complaint activity declined in 1977 by over fifty percent from the previous year. However, over 61 percent of the housing discrimination complaints were received during the first eighteen months of the program's operation. Conversely, thirty-nine percent of the complaints were filed during the second eighteen months. The substantially large number of complaints during the initial phase of the agency is probably due, in part, to the "newness" of the local strategy and the increased expectations of residents who believed they had been victims of housing discrimination. While much attention has been focused on the ills of discriminatory practices in the housing market, housing discrimination continues to persist.

Housing discrimination complaint activity did differ among the Council Districts. District C, the Southwestern section of the city, consistantly registered the largest number of complaints for each year (with the exception of 1976). District C (Southwest) registered 29 percent of the housing discrimination complaints. However, District C had nearly two-fifths of the complaints for the years 1975, 1977 and 1978. Likewise, a substantial number of complaints were in District A (Northwest): twenty-two percent of the discrimination complaints came from

the Northwestern section of the city. The Southern section of the city had the third largest number of housing discrimination complaints (19 percent of the complaints came from District D).

These data suggest that housing discrimination complaint activity occurs most frequently in the Western and Southern sections of the city (e.g., Southwest, Northwest and South). These areas have undergone a tremendous growth in housing units, particularly multi-family units. It appears that complaint activity is following the pattern of growth in the city. The Southwestern section of the city has experienced the most rapid growth of any section of the city; this section has also registered the largest number of housing discrimination complaints. Such a pattern of complaint activity seems to suggest that a portion of the local population may be excluded from the growth and "new prosperity" that the area is undergoing.

Housing Discrimination Complaint Activity

Two major complaint areas were indicated among the sample of complainants: First, one-third of the complaints were filed based on alleged "discrimination in terms, conditions, or privileges of sale or rental of a dwelling"; and two-thirds of the complaints were based on alleged discrimination stemming from "refusal to sell, rent, or finance housing."

Data in Table 3 presents a breakdown in complaint activity by ethnic status. Complaint activity differed somewhat between minority and white complainants. Specifically, nearly three-fourths of the minority

TABLE 2. Year of Discrimination Complaint Filed by Council District

Council Districts	Year of Complaint (In Percents)[a] 1975[b]	1976	1977	1978[c]	Total
District A (Northwest)	1 (12%)	14 (26%)	4 (15%)	3 (23%)	22 (22%)
District B (Northeast)	1 (12%)	10 (19%)	4 (15%)	1 (8%)	16 (16%)
District C (Southwest)	3 (38%)	10 (19%)	10 (39%)	6 (46%)	29 (29%)
District D (South)	1 (12%)	11 (21%)	5 (19%)	2 (15%)	19 (19%)
District E (Southeast)	2 (25%)	8 (15%)	3 (12%)	1 (8%)	14 (14%)
Total Number	8	53	26	13	100
Total Percent	(99%)	(100%)	(100%)	(100%)	(100%)

[a]Percents may not equal 100 due to rounding.

[b]The Year 1975 represents the period July 9, 1975 through December 31, 1975.

[c]The Year 1978 represents the period January 1, 1978 through June 30, 1978.

TABLE 3. Complaint Activity by Ethnic Status of Complainant

Ethnic Status	Complaint Activity: Refusal to Rent, Sell or Finance Housing	Complaint Activity: Discriminate in Terms and Condition of Housing	Total[a]
Minority[b]	19 (26%)	54 (74%)	73 (100%)
White	11 (50%)	11 (50%)	22 (100%)
Total Number	30	65	95
Total Percent	(32%)	(68%)	(100%)

[a]Total N does not equal 100 due to five missing observations.

[b]Minority refers to Black, Hispanic and Asian-American Complainants.

$X^2 = 3.50$ 1df $P = .06$

complainants filed grievances based on "discrimination in terms and conditions", while one-half of the white complainants filed similar grievances. Overall, complaint activity for whites is equally distributed between refusals and discrimination in terms and condition. On the other hand, minority complaints are heavily concentrated in the area of discrimination in terms and conditions.

Many apartment managers and landlords have altered their leasing practices which in the past may have excluded minorities. Renter complaints and dissatisfaction with the terms and conditions of housing usually come after the family is in the unit. That is, complainants expressed a feeling of being "harrassed" and receiving inferior maintenance and service within the apartment complex.

Type of Discrimination Complaints and Neighborhood Composition

The largest number of complaints filed with the local Fair Housing Division were complaints based on race/color; nearly two-thirds of the housing complaints were filed because of alleged racial discrimination. Sex discrimination was the second most frequent type of complaint with over one-fifth of the complaints; discrimination based on national origin comprised approximately one of every ten complaints filed (See Table 4).

The data in Table 4 also indicate that a significant relationship exists between type of discrimination complaint and the percent minority in the area of the complaint, or complaint tract. Over 45 percent of the complaints based on race or color were located in census tracts that had less than 10 percent minority residents; over two-thirds of the complaints stemming from national origin were located in census tracts that had less

TABLE 4. Percent Minority in Complaint Tract by Type of Discrimination Complaint

Type of Discrimination	Percent Minority in Complaint Track			Total[a]
	10	10-40	41+	
Race or Color	28 (45%)	26 (41%)	9 (14%)	63 (100%)
National Origin	6 (67%)	2 (22%)	1 (11%)	9 (100%)
Sex	4 (19%)	9 (43%)	8 (38%)	21 (100%)
Total Number	38	39	18	93
Total Percent	(41%)	(40%)	(19%)	(100%)

$X^2 = 9.855$ 4 df $P < .04$

[a]There were seven observations missing from the data.

than ten percent minority residents; and only one of every five sex discrimination complaints were found in tracts that had less than 10 percent minority population. However, over two-fifths of the sex discrimination complaints were filed in census tracts that had from 10 to 40 percent minority residents. An additional thirty-eight percent of the complaints based on sex discrimination were located in census tracts that had over 40 percent minority residents. In the United States, minority females are often the victim of the "double whammy": discrimination based on both sex and race. This pattern probably accounts for the relatively high percentage of sex discrimination complaints in white and minority neighborhoods.

Of the housing discrimination complaints analyzed, over 41 percent were located in census tracts that had less than 10 percent minority population; forty percent of the complaints were located in census tracts with 10 to 40 percent minority; and nineteen percent of the complaints came from census tracts with over 40 percent minority residents. While minorities make up 40 percent of the city's population, a sizable portion of the complaints occurred in predominately white areas. The overall pattern of housing discrimination complaints appears to decrease as the percentage of minority group members increase in the area.

Growth in Multi-Family Dwelling Units

An increasing number of families are finding themselves priced out of single-family housing. Those families who cannot afford to buy detached homes are forced into the rental market. However, apartment construction and developments are not uniformily distributed throughout the urban

complex. In the case of Houston, the Southwestern sector of the city contains the largest concentration of multi-family dwelling units; nearly 58 percent of the city's multi-family units (many of which are new developments) are located in the Southwestern sector (Houston Chamber of Commerce, 1976).

In locating the housing discrimination complaints according to growth of the complaint trace, data in Table 5 indicate that fifty percent of the complaints were in tracts that had undergone at least a 30 percent growth rate; forty-one percent of the complaints were found in tracts that had undergone no growth to a twenty-nine percent increase between 1970 and 1975; and nine percent of the complaints were found in census tracts that had actually had a net loss in the number of multi-family dwelling units. These data seem to provide some support for the idea that complaint activity is more frequent in high growth areas of the city and neighborhoods which have not had a history of racially integrated housing.

As many new apartment complexes are built away from the central city, this further complicates the housing problem for minority households; few new housing developments are constructed in the central-city or minority areas. Minority households may either lease housing in the central city or venture outside their neighborhoods for housing. However, Blacks and other minority families often find insensitive and bigoted apartment managers and tenants; it does not take very long for one to "sense" when he or she is not welcome or that there is a "hidden" policy of not renting to minority families.

TABLE 5. Percent Change in Multi-Family Units by Minority in Complaint Tract (In Percents)

Percent Minority in Complaint Census Tract	Percent Change in Multi-Family Units (1970-1975)			
	Net Loss	0-29	30+	Total[a]
< 10	0 (0%)	16 (39%)	25 (61%)	41 (100%)
10-40	5 (14%)	15 (40%)	17 (46%)	37 (100%)
41+	4 (21%)	9 (47%)	6 (32%)	19 (100%)
Total Number	9	40	48	97
Total Percent	(9%)	(41%)	(30%)	(100%)

$X^2 = 10.003$ df=4 P < .0404

[a]Three Observations were Missing from the Data.

V. SUMMARY OF MAIN FINDINGS

Much has been written about the quality of life in urban America. This paper has focused on the quality of housing in urban areas, with emphasis on housing discrimination. Past efforts by governmental agencies to improve the quality of housing in the nation's inner-city areas have been inadequate. In many instances, governmental policies have encouraged and perpetuated "separate" and "unequal" housing for Blacks and other minorities. The Federal Housing Administration is a case in point. The record of this federal agency clearly demonstrates that it has dramatically accelerated the white exodus from the nation's central cities. In a sense, earlier policies of the FHA created spatially differentiated neighborhoods in which Blacks and other minorities are separated from whites and the poor from the more affluent. The more recent efforts through Section 235 and Section 8 housing programs have also fallen short in their benefits in improving the overall neighborhood quality of minority areas.

While the United States leads the world in terms of homeownership, homeownership is not equally distributed across the various groups in America. Specifically, over two-thirds of all white families in the U.S. are homeowners, while only forty-two percent of Black Americans are homeowners. At present, the nation is caught in a crunch for decent and affordable housing. The rate of homeownership has been steadily increasing up until the mid-seventies where it appears to have leveled off. These

findings are indicative that middle-income families as well as lower-income families are finding it difficult to purchase single-family homes. The spiraling housing cost will likely change the life styles of American households. The average cost of detached housing is out of the reach of most families.

Renters are not immune from the spiraling housing costs. An increasing number of families who rent their housing are finding their budgets reduced by rising rents and utilities. Nationwide, over two-fifths of the nation's renters now pay more than 25 percent of their gross income for housing. This problem is more acute for inner-city residents. Over 80 percent of low-income central city renters pay more than 25 percent of household income for housing.

Although the Federal Fair Housing Act of 1968 is over ten years old, housing segregation and discrimination continue to pose a problem for many Blacks. Numerous studies have shown that the nation's urban centers are more segregated today than a decade ago. Housing segregation has limited the access of Blacks to the growing employment markets and new housing developments, subverted efforts to desegregate and equalized public schools and contributed to the decline in urban areas.

Blacks are beginning to move into the suburbs. However, they continue to be under-represented in suburbia. Blacks now comprise roughly six percent of the nation's suburban population. It is worth stating that Black suburbanization does not necessarily mean integration; it often represents a continuation of the patterns of segregation extended to the suburbs or a "re-segregation" of Blacks. A number of cities have experienced a dramatic increase in the number of Black suburbanites. Grier and Grier

(1978) indicate that Washington, D. C., Atlanta, Los Angeles and the Philadelphia are areas that have experienced a rapid growth in Blacks moving into surrounding suburbs.

Housing discrimination by landlords, realtors, developers, and leading institutions further complicate the housing search for Blacks. In a tight housing market, housing discrimination becomes easy to practice and very difficult to prove. Discriminatory tactics as practices by housing personnel have taken on a more "sophisticated" tone. Landlords and realtors perceive the prejudice of their white customers and respond to it. Every act or ritual that is involved in the sale or rental of a housing unit can be performed in a way calculated to make it difficult, or impossible, to consummate a deal. The net effect of such discrimatory practices is the creation of two separate housing submarkets: a highly restricted market for Blacks, and an open, free-choice market for whites.

Many Blacks are returning to the South in an effort to escape from the problem of the Northeast and Midwest and to seek new opportunities. This migration is directed toward the "Sun Belt" cities. In the past five years the number of Blacks moving into the South slightly exceeded the number departing for other regions. Blacks who move into the "Sun Belt" cities are finding out that housing segregation and housing discrimination exist in these "new" cities as in the areas they left. As more families move into these growth cities, housing discrimination is likely to increase. For the most part, housing construction has not kept pace with the population growth. These factors are likely to create a shortage in housing; and will contribute to an intensification of the competition between Blacks and whites and poor and non-poor for housing.

The renewed interest in inner-city neighborhoods or older neighborhoods also increases the competition between Blacks and whites for affordable housing. Programs such as urban homesteading and inner-city revitalization have not been carried out without some degree of exclusion and displacement of indigenous Black residents. In many instances, "revitalization" has meant "gentrification" of older neighborhoods. It seems ironic that Blacks have made tremendous strides to enter suburbia, while whites are returning to the central city. Under most circumstances when people with money are placed in competition with person without money, persons with money have the advantage.

Housing segregation is a national phenomenon. Cities which are undergoing rapid growth and renewal are also faced with the task of dismantling institutionalized discrimatory practices in the housing market. Minority areas within urban centers are becoming more racially identifiable than a decade ago.

Houston, the "boom town" of the sunbelt is no exception to the rule. Blacks are segregated from both whites and Mexican-Americans. The pattern of housing discrimination complaint activity has come largely from the renter segment of the population. Complaints seem to correspond to the growth patterns of the area. Specifically, complaint activity is heaviest in areas that have undergone the most rapid build-up in multifamily dwellings. As few new developments are built in the inner city, many minority households search for housing in areas outside traditional minority neighborhoods. Complaint activity is concentrated in neighborhoods or areas that have not had a history of racially integrated housing.

Housing discrimination complaint activity is the greatest in areas of low minority concentration. This was the case for discrimination complaints based on race or color and national origin. However, a sizable proportion of the complainants who lodged grievances based on sex discrimination were also found in areas heavily populated by minorities. One factor which may account for this complaint activity is the position of minority females in society. Minority females are often on the receiving end of both racial and sex discrimination. Landlords and apartment managers continue to look with suspicion upon female-headed households and females who live alone. This appears to be the case in both white and non-white neighborhoods.

The local Fair Housing Division is responsible for implementing fair housing practices and assuring that individuals and families have equal access to the housing market. As many of the policies and practices employed by landlords, realtors, developers and lending institutions have evolved over several generations, the elimination of such practices will not be an easy one. Discrimination in housing has reached a level of sophistication that makes it easy to practice and difficult to "prove." It appears that fair housing agencies and departments will be in business for some time to come.

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